

Fill in this information to identify the case:

Debtor 1	<u>MELVIN CHAPPELL, JR</u>
Debtor 2 (Spouse, if filing)	<u>CHARLENE D. GRACE-CHAPPELL</u>
United States Bankruptcy Court for the: <u>EASTERN</u> District of <u>PENNSYLVANIA</u> (State)	
Case number	<u>19-11245-MDC-13</u>

Official Form 410

# Proof of Claim

04/19

Read the instruction before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgements, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152,157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

## Part 1: Identify the Claim

1. Who is the current creditor?	<u>Capital One Auto Finance, a division of Capital One, N.A.</u> Name of the current creditor (the person or entity to be paid for this claim)  Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?  Federal Rule of Bankruptcy Procedure (FRBP) 2002(g))	<b>Where should notices to the creditor be sent?</b>  <u>Capital One Auto Finance, a division of Capital One, N.A. c/o</u> <u>AIS Portfolio Services, LP</u> Name <u>4515 N Santa Fe Ave. Dept. APS</u> Number Street <u>Oklahoma City</u> <u>OK</u> <u>73118</u> City State ZIP Code  Contact phone <u>(817) 277-2011</u> Contact email <u>ecfnofices@ascensioncapitalgroup.com</u>  Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	<b>Where should payments to the creditor be sent? (if different)</b>  <u>Capital One Auto Finance, a division of Capital One, N.A. c/o AIS</u> <u>Portfolio Services, LP</u> Name <u>P.O. Box 4360</u> Number Street <u>Houston</u> <u>TX</u> <u>77210</u> City State ZIP Code  Contact phone <u>(817) 277-2011</u> Contact email _____
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on <u>MM / DD / YYYY</u>	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2:

6. Do you have any number you use to identify the debtor?

☐ No  
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 7 9 4 7

7. How much is the claim?

\$ 33,897.61

Does this amount include interest or other charges?  
☐ No  
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim?

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.  
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).  
Limit disclosing information that is entitled to privacy, such as health care information.  
  
Car Loan

9. Is all or part of the claim secured?

☐ No  
☒ Yes. The claim is secured by a lien on property.

Nature of property:

☐ Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim.  
☒ Motor vehicle  
☐ Other. Describe: 2008 GMC LIGHT DUTY Denali Utility 4D XL AWD

\*\*To the extent that Debtor received a discharge of this debt in a prior bankruptcy, the underlying indebtedness attaches only to the collateral; Creditor does not seek recourse against the debtor or the estate on previously discharged debt.If Debtor has not received a discharge of this debt in a prior bankruptcy, Creditor reserves the right to amend its claim to seek a deficiency balance, if any, in the event the collateral is liquidated.

Basis for perfection:

Contract and/or Title

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property:

\$ 16,500.00

Amount of the claim that is secured:

\$ 16,500.00

Amount of the claim that is unsecured:

\$ 17,397.61 (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition:

\$ 21063.24

Annual Interest Rate (when case was filed) 17.830 %  
☒ Fixed  
☐ Variable  
Contractual rate - for informational purposes

10. Is this claim based on a lease?

☒ No  
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$

11. Is this claim subject to a right of setoff?

☒ No  
☐ Yes. Identify the property:

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**12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to property.

☒ No

☐ Yes. Check all that apply:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B). \$ \_\_\_\_\_

☐ Up to \$3,025\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507 (a)(7). \$ \_\_\_\_\_

☐ Wages, salaries, or commissions (up to \$13,650\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507 (a)(4). \$ \_\_\_\_\_

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507 (a)(8). \$ \_\_\_\_\_

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507 (a)(5). \$ \_\_\_\_\_

☐ Other. Specify subsection of 11 U.S.C. § 507 (a)( ) that applies. \$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

**The person completing this proof of claim must sign and date it. FRBP 9011(b).**

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

**A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.**

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward that debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 04/18/2019  
MM / DD / YYYY

/s/ Milan Jadav  
Signature

**Print the name of the person who is completing and signing this claim:**

Name Milan Jadav  
First Name Middle Name Last Name

Title Claims Processor

Company AIS Portfolio Services, LP  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 4515 N Santa Fe Ave.  
Dept. APS  
Number Street

Oklahoma OK 73118  
City State Zip Code

Contact Phone (888)-555-6662 Email ecfnotices@ascensioncapitalgroup.com

\* This form 410 has been modified by AIS in conformance with FED. R. BANKR. P. 9009 and compliance with FED. R. BANKR. P. 3001. This Form 410, as modified, is substantially similar to Official Form 410.

**Secured Claim Worksheet**  
**Interest Included**

**April 18, 2019**

**Case Number:** 19-11245-MDC-13

**Case Name:** MELVIN CHAPPELL, JR AND CHARLENE D. GRACE-CHAPPELL

**File Number:** 1119879

**Court:** EASTERN District of PENNSYLVANIA

**Instructions:**

1. Attach this Worksheet to the proof of claim, which should conform to Official Form 10.
2. Compute the claim as of the date on which the Debtor filed the petition initiating the case.
3. Provide information on computation of claim as of Petition Date in the blanks below. Principal Balance and Interest will include unearned interest.

A.	Secured Claim	\$ 16,500.00
B.	Interest Estimated: Number of Plan Months at Interest Rate = Interest Rate Used 0%	\$ 0.01
C.	Unsecured Claim	\$ 17,397.61
D.	Total Claim	\$ 33,897.62